

In the Claims:

1. (Currently amended) A method of insuring military reserve component personnel for reduction of income due to active military duty, the method comprising:
collecting payments on behalf of a reservist, amounts of the payments being based upon civilian income of the reservist and desired compensatory income to be paid during at least times of active military duty of the reservist; and
providing the desired compensatory income for the reservist during at least a portion of a first time period of active military duty of the reservist, at least partially compensating for reduction of the reservist's income, in response to receiving a request for compensatory income on behalf of the reservist.
2. (Original) The method of claim 1 wherein the payment amounts are further based on at least one personal factor associated with the reservist.
3. (Original) The method of claim 2 wherein the at least one personal factor is at least one of an age of the reservist, length of occupation of the reservist in the reservist's current civilian occupation, length of occupation of the reservist in the reservist's current military occupation, formal academic background of the reservist, marital status of the reservist, number of household dependents of the reservist, military pay grade of the reservist, number of years of military experience, number of years of civilian employment, level of military responsibility, whether and how many troops the reservist commands at the reservist's military occupation, and level of civilian-employment responsibility.
4. (Original) The method of claim 1 wherein providing the compensatory income is inhibited until at least one of a first threshold cumulative total of payments is collected, a second threshold of number of payments is collected, and a third threshold of a designated time period during which payments have been collected elapses.

5. (Currently amended) The method of claim 1 wherein at least a portion of the compensatory income is provided during a second time period after the first time period of active military duty of the reservist, wherein the reservist is off active military duty during the second time period.

6. (Currently amended) The method of claim 1 wherein the compensatory income includes a desired replacement income ~~for paying~~ paid or to be paid to at least one of a person and a business to replace the reservist at the reservist's civilian occupation while the reservist is on active military duty, and wherein the payment amounts further depend upon the desired replacement income.

7-20. Cancelled.

21. (New) A method of compensating military reserve component personnel for reduction of income due to active military duty, the method comprising:

collecting payments, amounts of the payments being based upon civilian income of a reservist and desired compensatory income to be paid during at least times of active military duty of the reservist;

receiving a request for compensatory income on behalf of the reservist; and

providing the desired compensatory income during at least a portion of a time period of active military duty of the reservist, at least partially compensating for reduction of the reservist's income.

22. (New) The method of claim 21 wherein the amounts of the payments being further based upon at least one personal factor associated with the reservist.

23. (New) The method of claim 22 wherein the at least one personal factor includes at least one of: an age of the reservist, length of occupation of the reservist in the reservist's current civilian occupation, length of occupation of the reservist in the reservist's current military occupation, formal academic background of the reservist, marital status of the reservist, number of household dependents of the reservist, military pay grade of the reservist, number of years of military experience, number of years of civilian employment, level of military responsibility, and level of civilian-employment responsibility.

24. (New) The method of claim 21 comprising inhibiting providing the compensatory income until at least one of a first threshold cumulative total of payments is collected, a second threshold of number of payments is collected, and a third threshold of a designated time period during which payments have been collected elapses.

25. (New) The method of claim 24, wherein inhibiting providing the compensatory income includes paying a portion, less than a full amount, of the compensatory income to be paid before at least one of the first threshold cumulative total of payments is collected, the second threshold of number of payments is collected, and the third threshold of the designated time period during which payments have been collected elapses.

26. (New) The method of claim 21, comprising offering an optional return of premium provision, wherein electing the optional return of premium provision provides for returning a portion of the payments collected if at least one return condition is satisfied, and wherein the amounts of the payments being further based on electing the return of premium provision.

27. (New) The method of claim 26, wherein the at least one return condition includes at least one of that no requests for compensatory income are received, and that compensatory income provided under the plan is below a threshold level relative to a sum of payments collected under the insurance plan.

28. (New) A method of compensating military reserve component personnel for reduction of income due to active military duty, the method comprising:

collecting payments, amounts of the payments being based upon desired compensatory income for a reservist during at least times of active military duty of the reservist;

providing at least a portion of the desired compensatory income during at least a portion of a first time period of active military duty of the reservist to at least partially compensate for a reduction in the reservist's income; and

providing at least another portion of the compensatory income during a second time period after the first time period of active military duty of the reservist, wherein the reservist is off active military duty during the second time period.

29. (New) The method of claim 28, wherein the amounts of the payments being based upon civilian income of the reservist.

30. (New) A method of insuring for income reduction due to active duty of military reserve component personnel, the method comprising:

collecting payments, amounts of the payments being based upon desired compensatory income for a reservist during at least times of active military duty of the reservist; and

providing the desired compensatory income during at least a portion of a time period of active military duty of the reservist, at least partially compensating for reduction in the reservist's income,

wherein the compensatory income includes a desired replacement income paid to at least one of a person and a business to replace the reservist at the reservist's civilian occupation while the reservist is on active military duty, and

wherein the amounts of the payments being further dependent upon the desired replacement income.

31. (New) The method of claim 30, wherein the amounts of the payments being based upon civilian income of the reservist.

32. (New) A method of compensating for business impact of the absence of military reserve component personnel due to active military duty, the method comprising:
collecting payments, amounts of the payments being based upon desired compensatory income that is based upon expected financial impact on a business due to the absence of one or more reservists from the business during at least times of active military duty of the reservist(s); and
providing the desired compensatory income during at least a portion of a time period of active military duty of the reservist(s).

33. (New) The method of claim 31, wherein the amounts of the payments being based upon at least one of a number of reservists in the business and likelihood of the reservist(s) being mobilized.

34. (New) The method of claim 31, wherein the desired compensation is at least partially dependent upon at least one of a number of persons mobilized, length of expected mobilization(s), and estimated cost due to the mobilization(s) based upon prior profitability of the business.